

U.S. Patent Application No. 09/701,288
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Proposed Claims Amendments

Claim 1 (currently amended): Payment transaction method between a customer with a portable mobile device and a service point, comprising:

determining a total transaction amount to be paid and a transaction identification assigned to the total transaction amount at a payment terminal of the service point, wherein the transaction identification includes a payment terminal identification identifying the respective payment terminal from a plurality of payment terminals existing at the service point;

informing the customer about the total transaction amount and the transaction identification; [[and]]

entering the transaction identification into the mobile device, ~~wherein:~~

~~the payment terminal, during determination of the transaction identification, adds a payment terminal identification to the transaction identification, the payment terminal identification identifying the respective payment terminal from a plurality of payment terminals existing at the service point;~~

extracting the payment terminal identification from the transaction identification;

transmitting by the mobile device ~~transmits~~, via a first contactless device interface, the transaction identification ~~entered by the customer~~ to the payment terminal ~~identified by base on~~ the payment terminal identification[[.]];

transmitting by the payment terminal, after receipt of the transaction identification, ~~transmits a payment request, which comprises including~~ a service point

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identification, the payment terminal identification, and the total transaction amount, via a second contactless device interface to the mobile device, and;

~~preparing a payment record is prepared~~ in the mobile device, the payment record including a linking of the payment request to a customer identification of the customer[[],]; and

~~transmitting the payment record being transmitted~~ from the mobile device via the first contactless device interface to the payment terminal.

Claim 2 (currently amended): Payment transaction method according to claim 1, wherein,

during the transmission of the transaction identification ~~entered by the customer~~ from the mobile device to the payment terminal, a sender identification is co-transmitted, and

the payment terminal transmits the payment request to the mobile device ~~established through~~ based on the sender identification.

Claim 3 (previously presented): Payment transaction method according to claim 1, wherein the payment terminal increases a transmitting power of the second contactless device interface at least once, and transmits the payment request with the increased transmitting power to the mobile device if the payment terminal has not received any payment record from the mobile device within a predefined time period from the transmission of the payment request without power increase to the mobile device.

Claim 4 (previously presented): Payment transaction method according to claim 1, wherein in the mobile device data regarding a type of payment is added to the payment record before transmission of the payment record to the payment terminal.

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Claim 5 (previously presented): Payment transaction method according to claim 1, wherein the customer is identified at the mobile device with a biometric feature before entering of the transaction identification.

Claim 6 (currently amended): Payment transaction system comprising:

a plurality of portable mobile devices; and

a plurality of payment terminals at a service point, wherein,

each of the mobile devices and the payment terminals includes at least one processor and one contactless device interface,

the mobile devices and the payment terminals communicate with one another via the contactless device interfaces,

each of the payment terminals includes means for informing a customer about a total transaction amount to be paid of a payment transaction and a transaction identification assigned to the payment transaction,

each of the payment terminals includes a transaction identification module configured to determine the transaction identification for a payment transaction and to add a payment terminal identification for the respective payment terminal to the transaction identification,

each of the mobile devices includes a transaction response module configured to receive a transaction identification ~~entered by a customer by means of operating elements of the respective mobile device~~, to extract the payment terminal identification from the transaction identification, and to transmit the transaction identification via a first contactless device interface to the payment terminal determined ~~through~~ based on the payment terminal identification contained in the transaction identification,

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each of the payment terminals includes a payment request module configured to, after receipt of a transaction identification from a mobile device, transmit a payment request, comprising a service point identification of the service point, the payment terminal identification of the respective payment terminal, and the total transaction amount of the payment transaction, determined through the received transaction identification, via a second contactless device interface to the mobile device from which the transaction identification was received, and

each of the mobile devices includes a payment record module configured to prepare a payment record comprising a payment request received by the mobile device from a payment terminal and a customer identification of the respective customer, and to transmit the prepared payment record via the first contactless device interface to the payment terminal from which the payment request was received.

Claim 7 (currently amended): System according to claim 6, wherein, each of the mobile devices includes means for co-transmitting a sender identification when transmitting the transaction identification entered by the customer to the payment terminal, and

the payment request module ~~comprises~~ includes means for transmitting the payment request to the mobile device determined through the sender identification.

Claim 8 (currently amended): System according to claim 6, wherein, each of the payment terminals includes means for increasing the transmitting power of the contactless device interface,

the payment request module ~~comprises~~ includes means for transmitting the payment request with increased transmitting power to a respective mobile device if the

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payment terminal has not received a payment record from the respective mobile device within a predefined time period from transmission of the payment request without power increase to the respective mobile device.

Claim 9 (currently amended): System according to claim 6, wherein the payment record module ~~comprises~~ includes means for adding to the payment record data on the type of payment before the transmission of the payment record to a payment terminal.

Claim 10 (previously presented): System according to claim 6, wherein each of the mobile devices includes an authentication module to receive at least one biometric feature from a customer and to authenticate the customer on the basis of the received biometric feature.

Claim 11 (currently amended): A method for performing a payment transaction, comprising:

inputting a transaction identification into a mobile device, the transaction identification including a payment terminal identification identifying a payment terminal;
extracting the payment terminal identification from the transaction identification;
transmitting via contactless communication the transaction identification from the mobile device to the payment terminal based on the payment terminal identification;
preparing a payment request in the payment terminal based on the transaction identification;
transmitting via contactless communication the payment request from the payment terminal to the mobile device;
preparing a payment record in the mobile device based on the received payment request; and

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transmitting via contactless communication the payment record from the mobile device to the payment terminal.

Claim 12 (previously presented): The method of Claim 11, wherein, a sender identification is transmitted together with the transaction identification from the mobile device to the payment terminal, the sender identification identifying the mobile device, and

the payment request is transmitted based on the sender identification.

Claim 13 (previously presented): The method of Claim 11, further comprising: retransmitting the payment request at an increased transmitting power when the payment terminal does not receive a payment record from the mobile device within a predetermined time period.

Claim 14 (previously presented): The method of Claim 11, further comprising: detecting a biometric feature of a user of the mobile device; and authorizing use of the mobile device based on the detected biometric feature.

Claim 15 (currently amended): A system for performing a payment transaction, comprising:

a mobile device including,

a first interface,

first means for requesting a transaction identification including a terminal identification, for receiving the transaction identification, for extracting the terminal identification from the transaction identification, and for transmitting the transaction information and a sender identification via the first interface based on the terminal identification, and

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second means for preparing a payment record based on a received
payment request; and
a terminal including,

a second interface configured to bidirectionally communicate with the first
interface in a contactless manner, and

third means for preparing a payment request based on the transaction
information received from the first interface, and for transmitting the payment
request to the first interface via the second interface, wherein,
the terminal identification identifies the terminal, and
the sender information identifies the mobile device.

Claim 16 (previously presented): The system of Claim 15, wherein the terminal
includes fourth means for establishing the transaction identification.

Claim 17 (previously presented): The system of Claim 15, wherein the mobile
device includes means for detecting a biometric feature of a user of the mobile device and
for authorizing use of the mobile device based on the detected biometric feature.

Claim 18 (new): The method of Claim 1, wherein the entering step includes using
operating elements of the mobile device to manually enter the transaction identification
into the mobile device.

Claim 19 (new): The method of Claim 1, wherein the entering step includes using
receiving the transaction identification from the second contactless device interface by
the first contactless device interface.

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Claim 20 (new): The system of Claim 6, wherein each transaction response module is configured to receive the transaction identification by operation of operating elements of the respective mobile device.

Claim 21 (new): The system of Claim 6, wherein each transaction response module is configured to receive the transaction identification from the first contactless device interface of the respective mobile device.

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